

Information to identify the case:

Debtor 1	<u>Paul M. Resnick</u>	Social Security number or ITIN	xxx-xx-9561
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2	<u>Joan E. Resnick</u>	Social Security number or ITIN	xxx-xx-5707
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 16-34647-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Paul M. Resnick

Joan E. Resnick

10/7/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Paul M. Resnick
Joan E. Resnick
Debtors

Case No. 16-34647-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Oct 07, 2021

Form ID: 3180W

Total Noticed: 21

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 09, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Paul M. Resnick, Joan E. Resnick, 112 2nd Street, Brooklawn, NJ 08030-2618
516572625	+ Compass Turf Management LLC, PO Box 594, Stratford, NJ 08084-0594
516693458	+ Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825
516572627	+ Police And Fire Fcu, 901 Arch St, Philadelphia, PA 19107-2495
516572628	+ South Jersey Federal C, Po Box 5530, Deptford, NJ 08096-0530
516685416	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
518160913	+ Wells Fargo Bank, N.A., Charles G. Wohlrab, Shapiro & DeNardo, LLC, 14000 Commerce Parkway, Suite B, Mount Laurel, NJ 08054-2242

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 07 2021 20:17:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 07 2021 20:17:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: courts@southjerseyfcu.com	Oct 07 2021 20:17:00	South Jersey Federal Credit Union, 1615 Hurffville Road, PO Box 5530, Deptford, NJ 08096-0530
516572623	+ EDI: CAPITALONE.COM	Oct 08 2021 00:18:00	Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
516572624	+ EDI: CITICORP.COM	Oct 08 2021 00:18:00	Citibank/The Home Depot, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516572626	+ EDI: FORD.COM	Oct 08 2021 00:18:00	Kia Motors Finance, Po Box 20825, Fountain Valley, CA 92728-0825
516696209	+ EDI: MID8.COM	Oct 08 2021 00:18:00	MIDLAND FUNDING LLC, PO Box 2011, Warren, MI 48090-2011
516788524	EDI: PRA.COM	Oct 08 2021 00:18:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
516572629	+ EDI: RMSC.COM	Oct 08 2021 00:18:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516572630	EDI: TFSR.COM	Oct 08 2021 00:18:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
516572632	EDI: WFFC.COM	Oct 08 2021 00:18:00	Wells Fargo Hm Mortgage, 8480 Stagecoach Cir,

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516658602	+ EDI: WFFC.COM		Frederick, MD 21701
		Oct 08 2021 00:18:00	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN 55121-1663
516656374	EDI: WFFC.COM		
		Oct 08 2021 00:18:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
516572633	+ EDI: WFFC.COM		
		Oct 08 2021 00:18:00	Wffnb Dual L, 800 Walnut Street, Des Moines, IA 50309-3605
TOTAL: 14			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516572631	##+	Viking Termite & Pest, 449 W. Nicholason Road, Audubon, NJ 08106-1911

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 7, 2021 at the address(es) listed below:

Name	Email Address
Andrew M. Lubin	on behalf of Creditor Wells Fargo Bank N.A. bkecf@milsteadlaw.com, alubin@milsteadlaw.com
Anne Marie Aaronson	on behalf of Creditor Police and Fire Federal Credit Union aaaronson@dilworthlaw.com cct@dilworthlaw.com;mdolan@dilworthlaw.com
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Elizabeth L. Wassall	on behalf of Creditor Wells Fargo Bank N.A. ewassall@logs.com, njbankruptcyntifications@logs.com;logsecf@logs.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
John F Newman	on behalf of Creditor South Jersey Federal Credit Union courts@southjerseyfcu.com
Joseph J. Rogers	on behalf of Debtor Paul M. Resnick jjresq@comcast.net jjrogers0507@gmail.com
Joseph J. Rogers	on behalf of Joint Debtor Joan E. Resnick jjresq@comcast.net jjrogers0507@gmail.com

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 10